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International Memorandum signed in Chișinău: The National Bank of Moldova (NBM) and the EMF-ECBC strengthen their cooperation in mortgage financing

Today, 29 October 2026, the National Bank of Moldova (NBM) and the European Mortgage Federation - European Covered Bond Council (EMF-ECBC) signed a Memorandum of Understanding to develop cooperation in the fields of mortgage lending, real estate finance and financial stability.

The document was signed by NBM Governor Anca Dragu and Luca Bertalot, Secretary General of the Covered Bond and Mortgage Council (CBMC), the legal entity under which the EMF-ECBC operates.

The Memorandum establishes a framework for the exchange of information and best practices, with a focus on financial stability and the macroprudential aspects of mortgage lending and real estate finance. Cooperation will take place within the respective mandates of the two institutions and will facilitate dialogue with experts and participants in the European financial market.

“Long-term housing finance requires trust, clear rules and prudent risk management. Through this Memorandum, we will draw on European experience to develop a robust and transparent mortgage market in the Republic of Moldova, offering individuals and families more financing options for purchasing a home. Our objective is to support the development of housing finance while keeping financial stability and convergence with European Union standards at the centre of this process,” said Ms Anca Dragu.

“This Memorandum of Understanding with the National Bank of Moldova reflects a shared ambition: to connect housing finance with capital markets, mobilising long-term investment to support families and sustainable economic growth.

We are proud to support the Republic of Moldova on its European path and to help turn this ambition into tangible opportunities for future generations,” said Mr Luca Bertalot.

The Memorandum also provides for the possibility of organising joint events and exchanging expertise on mortgage lending, real estate finance and the associated risks.

The European Mortgage Federation, founded in 1967, represents the interests of mortgage lenders at European level. The European Covered Bond Council, established by the Federation in 2004, brings together issuers, analysts, investment banks, rating agencies and other participants in the covered bond market.

The Memorandum was signed in the context of the first international conference held in Chișinău dedicated to covered bonds and long-term mortgage finance, entitled “From Mortgages to Markets: Building Long-Term Housing Finance”. The event, held on 29 October 2026, is organised by the NBM in partnership with the EMF-ECBC and the Moldovan Banks Association, to facilitate the exchange of European expertise in this field and identify solutions for developing the covered bond market in the Republic of Moldova.

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